UNITED STATES BANKRUPTCY COURT	ľ
DISTRICT OF NEW JERSEY	

Steven J. Martino, Esq. -027871987

Township of Belleville; Law Department 152 Washington Avenue Belleville, NJ 07109 (973)450-3312

In Re:	CaseNo.:	17-32114
GEORGE J. DROSTE	Chapter:	13
* And the state of	Judge:	SLM

OBJECTION TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN

The Township of Belleville, a Municipal Corporation of the State of New Jersey ("Secured Creditor") by and through its undersigned counsel, objects to confirmation of Debtor's Chapter 13 Plan and states as follows:

- 1. Debtor, George J. Droste (Debtor) filed a Voluntary Petition under Chapter 13 of the US Bankruptcy Code on October 31, 2017. The Secured Creditor holds a security interest in Debtor's real property located at 19 Yale Terrace, Belleville, New Jersey 07109 by virtue of post-petition real estate taxes being due on the property.
- 2. The Debtor filed a modified Chapter 13 Plan on July 26, 2018. The Debtor is \$9,178.93 in arrearages on post-petition real estate taxes pursuant to the attached schedule. Therefore, the Plan is not in conformance with 11 U.S.C. § 1322 (b)(3) and 1325(a)(5) and cannot be confirmed.

- 3. Priority Creditor objects to any Plan which fails to account for the Debtor's pre-petition and post-petition arrears for real estate taxes totaling \$9,178.93.
- 4. Based on Debtor's Schedules, the Plan does not appear feasible due to the representation that sufficient disposable income is not available to support the proposed Plan payments. Thus, the Plan violates the provisions of 11 U.S.C. § 1325(a)(6) and cannot be confirmed.

WHEREFORE, Priority Creditor respectfully requests this Court sustain the objections stated herein and deny confirmation of Debtor's Plan, and for such other and further relief as the Court may deem just and proper.

Steven J. Martino, Township Attorney Attorney for Priority Creditor Township of Belleville 152 Washington Avenue Belleville, NJ 07109 (973)450-3312

By: /s/ Steven J. Martino, Esq.
Steven J. Martino, Esq.
NJ Bar #027871987

Block Bloc	7. 7.		□ asol ×	☐ Delete	. ② Next ☐ Detail	⊡Detail ⊡Letter	
Principal:	Block: [4801] Lot: 37	The state of the s	Administration in a		Bankrupt		Notes Exist
Coc. 19 YALE TERRACE	Qualifier: Owner: OROSTE	1 : 1	And Incident Property of the P	77.00			
eral Assessed Value Additional Billing Deductions Balance Add/Omit 7 Qtr Type Billed Principal Balance Interest Total Balance 2 2,975.15 2,975.15 .00 2,975.15 1 2,916.43 2,916.43 2,916.43 3,095.84 4 2,956.33 8,808.10 3,495.84 60.23 2 2,956.33 56.74 3.49 60.23 er APR2 Threshold Amt: 60 Per Diem: 2,9448 Last Payment Date: Principal: 8,864.84 Penalty: 60 60 175.02	Prop Loc: 19 YAL	E TERRAC	Americanistic contact of policinis color of the policinistic contact of the policinist		3 Xe	L PTR Form	stricted Edit
Oth Type Billed Principal Balance Interest Total Balance 2,975.15 2,975.15 .00 2,975.15 .2,975.15 .00 2,975.15 .2,916.47 .2,916.47 .3,124 .3,995.84 .2,916.48 .3,995.84	General Assess	ed Value	Additional	Billing Deductions	3alance All Char	ges Add/Omit Notes	
3 2,975.15 2,975.15 2,975.15 .00 2,975.15 .00 2,975.15 .00 2,975.15 .00	Qtr		Billed		Intenest	Total Balance	
1 2,916.47 2,916.47 3,916.47 131.24 3,947.71 12 2,916.48 179.36 3,995.84 4 2,956.33 56.74 3.49 60.23 80.23 80.24 179.36 9,118.70 80.23 80.23 80.24 80.23 80.23 80.24			2,975.15	2,975.		2,975,15	
1 2,916.48 2,916.48 179.36 3,095.84 4 2,956.33 8,808.10 9,118.70 2 2 041.30 00 Interest Date: 08/01/18 00 er APR2 Threshold Amt:			2,916,47	2,916.		3,047.71	
Total 8,808.10	1		2,916.48	2,916.		3,095.84	
4 2,956.33 56.74 3.49 60.23 2 2.941.30 00 <td></td> <td>otal</td> <td>8,868.16</td> <td> 808, 8</td> <td></td> <td>9,118.78</td> <td></td>		otal	8,868.16	808, 8		9,118.78	
2 2 041 38 88 98 98 98 98 98 98			2,956.33	56.		60.23	
.000 Interest Date: 08/01/18		A CONTRACT OF STREET,	2 041 38			aa	
864.84 Penalty00	Other Delinquer	nt Balance		.00 Interest Date:			est Detail
864.84 Penalty:	Other APR2 Thre	eshold An					
8884 84 Penalty: 000 Teacher 12 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	TOTAL TAX BAI	ANCED					
	Principal:		8,864 84 Pt			COST	

× Indicates Adjusted Billing in a Tax Quarter.